



# Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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**BHC Name** [AMERIS BANCORP](#)

**City/State** [ATLANTA, GA](#)

## Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [21,429,118](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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[SUITE 1550](#)  
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## Summary Ratios

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000) .....	20,703,111			18,027,651			19,205,260			14,586,905			9,716,243																	
Net income (\$000) .....	124,962			19,322			261,988			161,441			121,027																	
Number of BHCs in peer group .....	133			123			128			125			118																	
<b>Earnings and Profitability:</b>																														
<b>Percent of Average Assets</b>																														
Net interest income (tax equivalent) .....	3.21	2.67	81	3.31	2.94	73	3.35	2.77	84	3.49	3.01	74	3.58	3.08	78															
+ Non-interest income .....	2.29	1.13	89	1.17	1.12	58	2.31	1.21	86	1.30	1.32	59	1.14	1.31	52															
- Overhead expense .....	2.89	2.28	82	3.11	2.68	75	3.20	2.57	79	3.18	2.69	76	2.94	2.71	69															
- Provision for credit losses .....	-0.55	-0.12	7	0.82	0.88	54	0.66	0.51	75	0.14	0.15	55	0.18	0.14	71															
+ Securities gains (losses) .....	0	0.01	32	0	0.03	25	0	0.02	16	0	0.01	53	0	0	72															
+ Other tax equivalent adjustments .....	0	0	48	0	0	45	0	0	48	0	0	42	0	0	45															
= Pretax net operating income (tax equivalent) .....	3.17	1.78	95	0.54	0.64	34	1.80	1.04	89	1.48	1.56	40	1.60	1.57	48															
Net operating income .....	2.41	1.36	95	0.43	0.48	39	1.36	0.81	89	1.11	1.19	36	1.25	1.24	46															
Net income .....	2.41	1.35	95	0.43	0.48	39	1.36	0.82	88	1.11	1.19	36	1.25	1.24	46															
Net income (Subchapter S adjusted) .....		1.78			0.78			1.18			1.17				1.42															
<b>Percent of Average Earning Assets</b>																														
Interest income (tax equivalent) .....	3.81	3.18	87	4.57	4.09	79	4.24	3.55	88	4.91	4.41	80	4.71	4.24	78															
Interest expense .....	0.28	0.29	57	0.87	0.85	56	0.51	0.52	58	1.01	1.08	44	0.79	0.86	50															
Net interest income (tax equivalent) .....	3.54	2.88	85	3.71	3.24	72	3.73	3.01	87	3.91	3.33	74	3.92	3.38	78															
<b>Losses, Allowance, and Past Due + Nonaccrual</b>																														
Net loan and lease losses / Average loans and leases .....	0.11	0.16	47	0.12	0.27	40	0.28	0.27	65	0.09	0.21	39	0.19	0.22	58															
Earnings coverage of net loan and lease losses (X) .....	34.21	25.70	71	13.63	17.23	60	10.84	22.91	47	21.59	24.40	62	11.66	21.75	42															
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.22	1.49	32	1.14	1.32	37	1.38	1.58	39	0.30	0.83	6	0.34	0.90	6															
Allowance for loan and lease losses / Total loans and leases .....	1.11	1.47	26	1.03	1.30	27	1.27	1.55	34	0.26	0.81	4	0.33	0.89	6															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.55	0.70	41	0.78	0.63	68	0.63	0.71	48	0.75	0.57	70	0.88	0.61	78															
30–89 days past due loans and leases / Total loans and leases .....	0.46	0.33	75	0.69	0.52	75	0.39	0.39	62	0.78	0.43	86	0.63	0.44	81															
<b>Liquidity and Funding</b>																														
Net noncore funding dependence .....	-8.65	-0.51	23	11.17	14.37	41	-6.55	3.20	24	11.56	14.45	42	6.96	16.62	20															
Net short-term noncore funding dependence .....	-9.99	-6.88	35	10.17	4.94	70	-7.31	-4.76	35	10.54	3.38	73	5.24	4.66	41															
Net loans and leases / Total assets .....	74.34	60.99	87	78.74	64.23	93	75.59	61.58	88	79.14	63.77	92	75.10	63.98	81															
<b>Capitalization</b>																														
Tier 1 leverage ratio .....	9.18	9.15	54	8.48	9.43	22	8.99	9.13	48	8.48	9.76	17	9.17	9.71	37															
Holding company equity capital / Total assets .....	12.87	10.72	80	13.38	11.64	70	12.95	11.16	76	13.54	12.43	63	12.73	12.22	62															
Total equity capital (including minority interest) / Total assets .....	12.87	10.85	79	13.38	11.80	68	12.95	11.29	76	13.54	12.57	63	12.73	12.27	62															
Common equity tier 1 capital / Total risk-weighted assets .....	11.45	12.57	36	9.82	11.64	23	11.14	12.38	33	9.90	12.17	18	10.07	12.12	16															
Net loans and leases / Equity capital (X) .....	5.78	5.73	52	5.89	5.59	60	5.84	5.58	55	5.85	5.21	69	5.90	5.29	66															
Cash dividends / Net income .....	8.39	23.13	21	53.90	81.34	40	15.93	42.30	16	18.80	33.12	26	14.40	27.31	19															
Cash dividends / Net income (Subchapter S adjusted) .....		14.81			139.66			-0.65			-12.02				17.36															
<b>Growth Rates</b>																														
Assets .....	17.64	16.49	60	56.27	11.31	95	12.04	16.68	39	59.41	9.26	95	45.66	7	96															
Equity capital .....	13.15	9.13	76	62.96	5.70	97	7.19	6.99	58	69.57	10.49	95	81.03	7.89	96															
Net loans and leases .....	11.07	7.22	67	67.44	9.91	95	7.01	9.07	48	67.98	9.10	95	38.22	7.89	94															
Noncore funding .....	-46.22	-25.09	23	62.01	16.35	86	-57.35	-12.18	4	85.18	6.59	93	91.14	10.67	98															
<b>Parent Company Ratios</b>																														
Short-term debt / Equity capital .....	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37															
Long-term debt / Equity capital .....	10.89	11.33	59	7.87	12.46	57	11.34	13.56	58	7.76	13.04	56	9.88	13.37	59															
Equity investment in subsidiaries / Equity capital .....	110.22	102.85	84	110.09	103.91	83	110.17	102.81	86	109.08	103.22	78	115.93	103.10	91															
Cash from ops + noncash items + op expense / Op expense + dividends .....	59.75	98.58	33	59.28	176.81	19	178.38	147.24	70	136.67	190.27	33	181.52	174.91	58															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	171,133	171,163	690,724	585,925	376,192	-0.02	235.21
Income from lease financing receivables.....	24	79	185	923	1,885	-69.62	
Fully taxable income on loans and leases.....	166,857	167,364	672,145	571,079	363,598	-0.30	237.89
Tax-exempt income on loans and leases.....	4,300	3,878	18,764	15,769	14,479	10.88	157.33
Estimated tax benefit on income on loans and leases.....	1,144	1,030	4,987	4,191	3,972	10.99	95.51
Income on loans and leases (tax equivalent).....	172,301	172,272	695,896	591,039	382,049	0.02	233.67
Investment interest income (tax equivalent).....	6,170	9,326	31,484	38,930	28,505	-33.83	21.97
Interest on balances due from depository institutions.....	522	1,211	1,739	8,139	4,985	-56.90	59.15
Interest income on other earning assets.....	138	1,030	2,537	2,635	1,875	-86.60	0.73
Total interest income (tax equivalent).....	179,131	183,839	731,656	640,743	417,414	-2.56	213.37
Interest on time deposits of \$250K or more .....	1,093	3,133	9,468	9,684	4,271	-65.11	
Interest on time deposits < \$250K.....	2,658	8,238	23,855	39,800	18,189	-67.73	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	3,048	12,731	25,744	53,049	26,594	-76.06	96.52
Interest on other borrowings and trading liabilities.....	1,536	7,216	14,484	21,712	16,437	-78.71	11.14
Interest on subordinated debt and mandatory convertible securities .....	4,638	3,504	15,199	6,983	4,443	32.36	
Total interest expense.....	12,973	34,822	88,750	131,228	69,934	-62.74	214.65
Net interest income (tax equivalent).....	166,158	149,017	642,906	509,515	347,480	11.50	213.28
Non-interest income.....	118,670	52,695	443,632	189,543	111,009	125.20	415.22
Adjusted operating income (tax equivalent) .....	284,828	201,712	1,086,538	699,058	458,489	41.21	274.42
Overhead expense.....	149,483	140,307	614,786	463,164	285,215	6.54	167.97
Provision for credit losses.....	-28,591	37,100	126,360	20,100	17,527		
Securities gains (losses) .....	0	0	0	120	89		-100.00
Other tax equivalent adjustments .....	0	0	0	0	0		-100.00
Pretax net operating income (tax equivalent).....	163,924	24,296	345,397	215,933	155,710	574.70	754.39
Applicable income taxes .....	37,781	3,902	78,256	50,143	30,464	868.25	516.93
Tax equivalent adjustments .....	1,181	1,072	5,153	4,349	4,219	10.17	58.52
Applicable income taxes (tax equivalent).....	38,962	4,974	83,409	54,492	34,683	683.31	467.22
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	124,962	19,322	261,988	161,441	121,027	546.73	914.55
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	124,962	19,322	261,988	161,441	121,027	546.73	914.55
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	124,962	19,322	261,988	161,441	121,027	546.73	914.55
Investment securities income (tax equivalent).....	6,170	9,326	31,484	38,930	28,505	-33.83	21.97
US Treasury and agency securities (excluding mortgage-backed securities) .....	392	519	1,963	2,075	2,032	-24.47	-29.50
Mortgage-backed securities .....	4,633	7,328	24,006	30,245	19,585	-36.78	46.34
All other securities .....	1,145	1,479	5,515	6,610	6,888	-22.53	-14.33
Cash dividends declared.....	10,488	10,415	41,724	30,350	17,431	0.70	502.07
Common .....	10,488	10,415	41,724	30,350	17,431	0.70	502.07
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.46	2.96	83	4.08	3.72	77	3.81	3.27	85	4.39	4	76	4.30	3.87	76
Less: Interest expense .....	0.25	0.27	56	0.77	0.78	56	0.46	0.48	55	0.90	0.98	43	0.72	0.79	49
Equals: Net interest income (tax equivalent) .....	3.21	2.67	81	3.31	2.94	73	3.35	2.77	84	3.49	3.01	74	3.58	3.08	78
Plus: Non-interest income .....	2.29	1.13	89	1.17	1.12	58	2.31	1.21	86	1.30	1.32	59	1.14	1.31	52
Equals: adjusted operating income (tax equivalent) .....	5.50	3.87	90	4.48	4.12	72	5.66	4.04	91	4.79	4.41	76	4.72	4.46	66
Less: Overhead expense .....	2.89	2.28	82	3.11	2.68	75	3.20	2.57	79	3.18	2.69	76	2.94	2.71	69
Less: Provision for credit losses .....	-0.55	-0.12	7	0.82	0.88	54	0.66	0.51	75	0.14	0.15	55	0.18	0.14	71
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	33	0	0.03	26	0	0.02	17	0	0.01	53	0	0	73
Plus: other tax equivalent adjustments .....	0	0	48	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	3.17	1.78	95	0.54	0.64	34	1.80	1.04	89	1.48	1.56	40	1.60	1.57	48
Less: Applicable income taxes (tax equivalent) .....	0.75	0.40	93	0.11	0.16	36	0.43	0.23	90	0.37	0.36	52	0.36	0.33	55
Less: Minority interest .....	0	0	42	0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	2.41	1.36	95	0.43	0.48	39	1.36	0.81	89	1.11	1.19	36	1.25	1.24	46
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	2.41	1.35	95	0.43	0.48	39	1.36	0.82	88	1.11	1.19	36	1.25	1.24	46
Memo: Net income (last four quarters) .....	1.85	1.07	94	0.87	0.98	30	1.36	0.82	88	1.11	1.19	36	1.25	1.24	46
Net income-BHC and noncontrolling (minority) interest .....	2.41	1.37	95	0.43	0.49	37	1.36	0.83	88	1.11	1.20	36	1.25	1.25	45
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	90.78	93.08	21	89.17	91.24	27	89.75	92.32	17	89.41	91.05	31	91.24	91.48	49
Average interest-bearing funds / Average assets .....	55.54	62.97	20	63	66.92	33	59.15	64.06	27	61.35	65.57	30	67.56	65.56	66
Interest income (tax equivalent) / Average earning assets .....	3.81	3.18	87	4.57	4.09	79	4.24	3.55	88	4.91	4.41	80	4.71	4.24	78
Interest expense / Average earning assets .....	0.28	0.29	57	0.87	0.85	56	0.51	0.52	58	1.01	1.08	44	0.79	0.86	50
Net interest income (tax equivalent) / Average earning assets .....	3.54	2.88	85	3.71	3.24	72	3.73	3.01	87	3.91	3.33	74	3.92	3.38	78
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.38	4.05	72	4.82	4.74	60	4.49	4.27	68	5.22	5.09	64	5.06	4.95	66
Interest-bearing bank balances .....	0.09	0.10	38	1.35	1.16	68	0.25	0.27	48	2.11	2.04	48	1.54	1.64	36
Federal funds sold and reverse repos .....	0.24	0.26	64	1.11	1.34	38	0.64	0.68	57	2.17	2.44	43	2.06	2.17	50
Trading assets .....	0.39			0.75			0.60			0.99				1.11	
Total earning assets .....	3.79	3.15	88	4.55	4.05	79	4.22	3.51	88	4.88	4.36	81	4.66	4.20	78
Investment securities (tax equivalent) .....	2.79	1.84	93	2.77	2.60	68	2.67	2.25	82	2.92	2.76	68	2.75	2.68	61
US Treasury and agency securities (excluding mortgage-backed securities) .....	2.36	1.30	89	2.28	2.31	54	2.36	1.75	81	2.42	2.32	66	2.42	2.05	77
Mortgage-backed securities .....	2.83	1.60	96	2.75	2.49	81	2.64	2.05	93	2.78	2.61	72	2.41	2.50	43
All other securities .....	4.35	2.93	85	4.08	3.62	78	4.13	3.24	82	4.16	4.06	69	3.36	4.20	34
Interest-bearing deposits .....	0.25	0.26	55	1	0.90	63	0.59	0.53	61	1.23	1.10	63	0.86	0.81	61
Time deposits of \$250K or more .....	0.81	0.82	53	1.93	1.83	56	1.63	1.42	67	1.87	1.96	38	1.18	1.44	29
Time deposits < \$250K .....	0.70	0.78	47	1.60	1.69	40	1.31	1.36	46	1.95	1.82	54	1.32	1.29	49
Other domestic deposits .....	0.14	0.17	46	0.73	0.71	55	0.34	0.36	49	0.96	0.93	56	0.63	0.67	52
Foreign deposits .....	0.13			0.79			0.42			1.19				0.97	
Federal funds purchased and repos .....	0.30	0.18	84	1.02	1.14	49	0.68	0.62	68	0.61	1.86	19	0.15	1.51	4
Other borrowed funds and trading liabilities .....	1.56	1.38	61	1.61	1.90	34	0.90	1.50	22	2.44	2.38	54	2.04	2.28	37
All interest-bearing funds .....	0.45	0.42	62	1.23	1.15	61	0.78	0.74	59	1.47	1.49	56	1.07	1.19	44

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018			
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....		118,670		52,695		443,632		189,543		111,009		
Fiduciary activities income .....		1,015		694		3,142		1,411		1		
Service charges on deposit accounts - domestic .....		6,818		8,382		28,157		31,883		46,128		
Trading revenue.....		0		0		0		0		0		
Investment banking fees and commissions.....		0		0		0		0		0		
Insurance activities revenue.....		15		11		41		61		53		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees .....		13,952		-18,710		-27,819		9,707		2,130		
Net securitization income .....		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		87,506		53,545		405,638		112,223		33,728		
Other non-interest income.....		9,364		8,773		34,473		34,258		28,969		
Total overhead expenses .....		149,483		140,307		614,786		463,164		285,215		
Personnel expense.....		95,985		75,946		360,279		223,938		149,292		
Net occupancy expense.....		11,634		12,182		52,501		41,073		28,542		
Goodwill impairment losses .....		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		4,126		5,631		19,612		17,713		9,512		
Other operating expenses.....		37,738		46,548		182,394		180,440		97,869		
Fee income on mutual funds and annuities.....		0		0		0		0		0		
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities .....		0		0		0		0		0		
Number of equivalent employees .....		2,691		2,679		2,671		2,722		1,804		
Average personnel expense per employee.....		35.67		28.35		134.89		82.27		82.76		
Average assets per employee.....		7,693.46		6,729.25		7,190.29		5,358.89		5,385.94		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....		0	2.10	11	0	2.64	10	0	2.02	10	0	2.72
Overhead expenses / Net Interest Income + non-interest income .....		52.70	59.31	23	69.93	63.90	73	56.85	62.28	31	66.67	61.29
<b>Percent of Average Assets</b>												
Total overhead expense .....		2.89	2.28	82	3.11	2.68	75	3.20	2.57	79	3.18	2.69
Personnel expense.....		1.85	1.28	90	1.69	1.36	81	1.88	1.30	91	1.54	1.41
Net occupancy expense.....		0.22	0.24	40	0.27	0.27	51	0.27	0.26	58	0.28	0.28
Other operating expenses.....		0.81	0.73	70	1.16	0.98	76	1.05	0.94	73	1.36	0.97
Overhead less non-interest income .....		0.60	1.10	14	1.94	1.47	79	0.89	1.25	21	1.88	1.32
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....		52.48	58.69	24	69.56	63.38	74	56.58	61.82	32	66.26	60.64
Personnel expense.....		33.70	33.28	48	37.65	33.17	76	33.16	32.36	48	32.03	32.39
Net occupancy expense.....		4.08	6.42	18	6.04	6.75	37	4.83	6.58	20	5.88	6.52
Other operating expenses.....		14.70	18.45	27	25.87	22.88	78	18.59	22.28	39	28.35	21.20
Total non-interest income .....		41.66	28.42	80	26.12	26.40	55	40.83	28.83	78	27.11	29.23
Fiduciary activities income .....		0.36	2.15	32	0.34	2.03	33	0.29	2.09	32	0.20	1.97
Service charges on domestic deposit accounts .....		2.39	3.21	34	4.16	3.92	50	2.59	3.27	37	4.56	3.88
Trading revenue.....		0	0.97	24	0	1.58	34	0	1.28	25	0	1.18
Investment banking fees and commissions.....		0	2.51	7	0	2.81	6	0	2.46	6	0	3.54
Insurance activities revenue.....		0.01	0.38	30	0.01	0.40	32	0	0.41	27	0.01	0.47
Venture capital revenue.....		0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02
Net servicing fees .....		4.90	0.99	89	-9.28	-0.41	5	-2.56	0.01	6	1.39	0.28
Net securitization income .....		0	0.01	45	0	0.01	47	0	0	45	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets .....		30.72	3.74	97	26.55	1.88	98	37.33	3.92	97	16.05	1.86
Other non-interest income.....		3.29	8.65	13	4.35	9.85	21	3.17	9.65	5	4.90	10.04
Overhead less non-interest income .....		10.82	29.66	10	43.43	36.23	69	15.75	31.93	13	39.14	31.06
Applicable income taxes / Pretax net operating income (tax equivalent).....		23.05	21.04	70	16.06	17.54	31	22.66	18.63	75	23.22	20.56
Applicable income tax + TE / Pretax net operating income + TE .....		23.77	22.74	63	20.47	22.86	33	24.15	21.18	73	25.24	23.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change
		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Real estate loans .....	11,510,391	10,247,808	10,701,838	10,366,536	6,090,685	12.32	192.28
Commercial and industrial loans .....	2,229,087	1,365,812	2,219,952	1,330,847	984,866	63.21	711.14
Loans to individuals .....	739,729	1,450,271	1,052,924	1,550,833	482,559	-48.99	1767.20
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0		
Agricultural loans .....	51,592	56,088	53,783	56,676	55,240	-8.02	21.30
Other loans and leases .....	1,578,534	1,372,356	1,620,087	1,170,295	1,009,861	15.02	538.30
Less: Unearned income .....	0	0	0	0	0		
Loans and leases, net of unearned income .....	16,109,333	14,492,335	15,648,584	14,475,187	8,623,211	11.16	254.65
Less: Allowance for loan and lease losses .....	178,571	149,524	199,423	38,189	28,819	19.43	731.26
Net loans and leases .....	15,930,762	14,342,811	15,449,161	14,436,998	8,594,392	11.07	252.38
Debt securities that reprice or mature in over 1 year .....	754,164	1,276,130	844,134	1,293,447	1,143,736	-40.90	-8.20
Mutual funds and equity securities .....	1,454	1,451	1,466	1,461	1,442	0.21	-56.35
Subtotal .....	16,686,380	15,620,392	16,294,761	15,731,906	9,739,570	6.82	212.14
Interest-bearing bank balances .....	2,515,218	366,697	1,894,206	351,451	483,135	585.91	2448.71
Federal funds sold and reverse repos .....	20,000	30,396	20,000	24,413	35,048	-34.20	130.23
Debt securities that reprice or mature within 1 year .....	104,488	75,910	137,745	108,956	47,687	37.65	616.01
Trading assets .....	0	0	0	0	0		
Total earning assets .....	19,326,086	16,093,395	18,346,712	16,216,726	10,305,440	20.09	253.46
Non-interest-bearing cash and due from depository institutions .....	224,159	255,312	203,349	246,234	172,156	-12.20	52.63
Premises, fixed assets, and leases .....	289,625	270,157	296,578	272,423	145,410	7.21	132.17
Other real estate owned .....	16,709	34,956	22,635	33,397	33,898	-52.20	-68.48
Investment in unconsolidated subsidiaries .....	4,710	4,865	4,710	4,865	3,472	-3.19	39.39
Intangible and other assets .....	1,567,829	1,557,099	1,564,673	1,468,934	783,139	0.69	391.32
Total assets .....	21,429,118	18,215,784	20,438,657	18,242,579	11,443,515	17.64	250.44
Quarterly average assets .....	20,703,111	18,027,651	19,841,468	17,979,845	11,307,980	14.84	238.44
Average loans and leases (YTD) .....	15,741,803	14,284,108	15,490,987	11,315,950	7,557,221	10.21	284.76
<b>Memoranda</b>							
Loans held-for-sale .....	1,509,528	1,398,229	1,167,659	1,656,711	111,298	7.96	1449.20
Loans not held-for-sale .....	14,599,805	13,094,106	14,480,925	12,818,476	8,511,913	11.50	228.46
Real estate loans secured by 1–4 family .....	4,358,280	4,100,771	3,794,455	4,370,440	2,035,619	6.28	150.32
Commercial real estate loans .....	6,980,280	5,971,465	6,734,966	5,836,283	3,907,233	16.89	241.11
Construction and land development .....	1,533,235	1,628,367	1,606,710	1,639,660	900,230	-5.84	308.02
Multifamily .....	467,621	262,590	347,951	297,317	276,528	78.08	336.29
Nonfarm nonresidential .....	4,979,424	4,080,508	4,780,305	3,899,306	2,730,475	22.03	218.50
Real estate loans secured by farmland .....	171,831	175,572	172,417	159,813	147,833	-2.13	14.02
Total investment securities .....	860,106	1,353,491	983,345	1,403,864	1,192,865	-36.45	2.46
U.S. Treasury securities .....	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities) .....	68,085	92,987	80,001	96,273	77,804	-26.78	-31.56
Municipal securities .....	62,985	97,102	66,778	105,260	150,733	-35.14	-60.02
Mortgage-backed securities .....	681,835	1,110,883	784,204	1,148,870	896,572	-38.62	19.29
Asset-backed securities .....	0	0	0	0	0		
Other debt securities .....	45,747	51,068	50,896	52,000	66,314	-10.42	505.12
Mutual funds and equity securities .....	1,454	1,451	1,466	1,461	1,442	0.21	-56.35
Available-for-sale securities .....	858,652	1,352,040	981,879	1,402,403	1,191,423	-36.49	2.28
U.S. Treasury securities .....	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities) .....	68,085	92,987	80,001	96,273	77,804	-26.78	-31.56
Municipal securities .....	62,985	97,102	66,778	105,260	150,733	-35.14	-60.02
Mortgage-backed securities .....	681,835	1,110,883	784,204	1,148,870	896,572	-38.62	19.29
Asset-backed securities .....	0	0	0	0	0		
Other debt securities .....	45,747	51,068	50,896	52,000	66,314	-10.42	505.12
Mutual funds and equity securities .....	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation) .....	32,923	50,373	42,299	22,965	-6,553	-34.64	209.81
Available-for-sale securities appreciation (depreciation) .....	0	0	0	0	0		
Structured notes, fair value .....	372,843	658,545	438,695	679,589	503,170	-43.38	-24.37
Pledged securities .....							

## Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	6,804,776	4,226,253	6,151,070	4,199,448	2,520,016	61.01	345.04
NOW, ATS and transaction accounts .....	3,325,621	2,265,281	3,241,056	2,366,109	1,677,130	46.81	195.67
Time deposits less brokered deposits < \$250K .....	916,977	1,630,131	1,121,568	1,753,879	1,220,312	-43.75	
MMDA and other savings accounts .....	5,692,017	4,792,200	5,520,915	4,594,143	3,084,335	18.78	238.64
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	16,739,391	12,913,865	16,034,609	12,913,579	8,501,793	29.62	249.93
Time deposits of \$250K or more .....	580,163	635,777	498,316	660,785	389,820	-8.75	
Foreign deposits .....	0	0	0	0	0	0	
Federal funds purchased and repos .....	9,320	15,160	11,641	20,635	20,384	-38.52	-78.69
Secured federal funds purchased .....	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	0	1,225,000	0	1,135,881	2,034	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year .....	48,914	50,377	48,955	36,846	75,815	-2.90	35.87
Brokered deposits < \$250K .....	556,319	294,976	424,898	452,709	757,700	88.60	
Noncore funding .....	1,194,716	2,221,290	983,810	2,306,856	1,245,753	-46.22	98.64
Trading liabilities .....	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities .....	501,151	390,884	500,545	395,804	163,112	28.21	502.08
Other liabilities .....	236,264	252,595	272,605	156,758	76,510	-6.47	416.80
Total liabilities .....	18,671,522	15,778,634	17,791,569	15,772,997	9,987,168	18.33	238.62
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	71,954	71,652	71,754	71,500	49,015	0.42	98.37
Common surplus .....	1,917,990	1,908,721	1,913,285	1,907,108	1,051,584	0.49	370.41
Retained earnings .....	785,984	460,153	671,510	507,950	377,135	70.81	381.03
Accumulated other comprehensive income .....	26,090	39,551	33,505	17,995	-4,826	-34.03	306.96
Other equity capital components .....	-44,422	-42,927	-42,966	-34,971	-16,561		
Total holding company equity capital .....	2,757,596	2,437,150	2,647,088	2,469,582	1,456,347	13.15	358.97
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	2,757,596	2,437,150	2,647,088	2,469,582	1,456,347	13.15	358.97
Total liabilities and capital .....	21,429,118	18,215,784	20,438,657	18,242,579	11,443,515	17.64	250.44
<b>Memoranda</b>							
Non-interest-bearing deposits .....	6,804,776	4,226,253	6,151,070	4,199,448	2,520,016	61.01	345.04
Interest-bearing deposits .....	11,071,097	9,618,365	10,806,753	9,827,625	7,129,297	15.10	199.08
Total deposits .....	17,875,873	13,844,618	16,957,823	14,027,073	9,649,313	29.12	241.74
Long-term debt that reprices within 1 year .....	0	0	0	0	70,000		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,647,088	2,469,582	2,469,582	1,456,347	804,479		
Accounting restatements .....	0	-56,704	-56,704	-276	0		
Net income .....	124,962	19,322	261,988	161,441	121,027		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	4,905	1,765	6,431	8,715	914		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	1,456	7,956	7,994	18,410	2,062		
Changes incident to business combinations .....	0	0	0	869,294	547,127		
Less: Dividends declared .....	10,488	10,415	41,724	30,350	17,431		
Change in other comprehensive income .....	-7,415	21,556	15,509	22,821	-3,126		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	5,419		
Holding company equity capital, ending balance .....	2,757,596	2,437,150	2,647,088	2,469,582	1,456,347		

## Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	53.71	36.10	86	56.26	38.37	83	52.36	36.22	83	56.83	37.78	84	53.22	37.19	75
Commercial and industrial loans .....	10.40	13.88	32	7.50	12.73	26	10.86	13.52	36	7.30	12.02	26	8.61	12.85	30
Loans to individuals .....	3.45	3.42	64	7.96	3.84	79	5.15	3.40	69	8.50	4.20	77	4.22	4.31	59
Loans to depository institutions and acceptances of other banks .....	0	0.02	32	0	0.03	29	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.24	0.19	72	0.31	0.20	77	0.26	0.19	72	0.31	0.24	76	0.48	0.30	77
Other loans and leases.....	7.37	4.29	74	7.53	4.96	73	7.93	4.63	76	6.42	5.01	65	8.82	5	81
Net loans and leases.....	74.34	60.99	87	78.74	64.23	93	75.59	61.58	88	79.14	63.77	92	75.10	63.98	81
Debt securities over 1 year.....	3.52	16.70	3	7.01	14.63	14	4.13	15.55	6	7.09	14.60	15	9.99	14.63	26
Mutual funds and equity securities .....	0.01	0.06	40	0.01	0.05	41	0.01	0.05	38	0.01	0.06	39	0.01	0.06	44
Subtotal .....	77.87	78.43	37	85.75	80.12	69	79.73	78.16	42	86.24	79.65	69	85.11	79.97	56
Interest-bearing bank balances .....	11.74	9.08	68	2.01	4.14	32	9.27	7.51	65	1.93	3.06	47	4.22	3.04	71
Federal funds sold and reverse repos .....	0.09	0.50	72	0.17	0.78	75	0.10	0.82	71	0.13	1.57	68	0.31	1.66	69
Debt securities 1 year or less .....	0.49	1.59	26	0.42	1.72	26	0.67	1.68	31	0.60	1.91	32	0.42	1.96	24
Trading assets .....	0	0.56	19	0	1.27	15	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	90.19	91.48	32	88.35	89.78	34	89.76	91.05	29	88.89	89.53	38	90.05	89.74	52
Non-interest cash and due from depository institutions.....	1.05	1	52	1.40	1.12	71	0.99	1.07	44	1.35	1.14	66	1.50	1.21	73
Other real estate owned.....	0.08	0.02	91	0.19	0.03	95	0.11	0.02	93	0.18	0.03	95	0.30	0.04	96
All other assets.....	8.77	7.44	67	10.25	9.05	62	9.24	7.82	70	9.76	9.27	58	8.44	8.98	40
<b>Memoranda</b>															
Short-term investments .....	12.32	11.92	61	2.60	7.73	21	10.04	11.17	51	2.66	7.63	34	4.94	7.80	54
U.S. Treasury securities.....	0	0.98	13	0	0.86	12	0	0.84	17	0	1.03	11	0	1.04	14
US agency securities (excluding mortgage-backed securities) .....	0.32	0.73	50	0.51	0.51	62	0.39	0.63	55	0.53	0.54	61	0.68	0.69	62
Municipal securities .....	0.29	1.77	29	0.53	1.44	37	0.33	1.69	31	0.58	1.34	42	1.32	1.62	57
Mortgage-backed securities .....	3.18	12.38	7	6.10	11.43	19	3.84	11.75	9	6.30	11.44	19	7.83	11.13	27
Asset-backed securities .....	0	0.35	25	0	0.27	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities .....	0.21	0.46	50	0.28	0.39	62	0.25	0.42	55	0.29	0.39	61	0.58	0.41	74
Loans held-for-sale.....	7.04	0.46	97	7.68	0.40	97	5.71	0.52	96	9.08	0.39	97	0.97	0.30	89
Loans held for investment .....	68.13	61.15	73	71.88	64.43	72	70.85	61.72	75	70.27	63.50	61	74.38	63.93	79
Real estate loans secured by 1–4 family .....	20.34	11.69	88	22.51	13.18	86	18.57	11.91	79	23.96	13.29	88	17.79	13.46	67
Revolving .....	0.96	1.51	44	1.44	2.02	45	1.05	1.66	42	1.49	2.07	46	1.18	2.27	37
Closed-end, secured by first liens .....	19.21	9.76	88	20.84	10.62	87	17.31	9.81	86	22.23	10.69	88	16.28	10.57	79
Closed-end, secured by junior liens .....	0.17	0.21	55	0.23	0.28	57	0.20	0.22	61	0.23	0.28	57	0.32	0.31	61
Commercial real estate loans .....	32.57	22.27	79	32.78	23.11	71	32.95	22.22	79	31.99	22.23	69	34.14	21.58	76
Construction and land development .....	7.15	3.32	88	8.94	3.46	92	7.86	3.40	89	8.99	3.44	92	7.87	3.51	88
Multifamily.....	2.18	3.21	40	1.44	3.23	34	1.70	3.12	35	1.63	3.01	40	2.42	2.72	52
Nonfarm nonresidential .....	23.24	14.77	81	22.40	15.32	73	23.39	14.72	81	21.37	14.69	69	23.86	14.44	78
Real estate loans secured by farmland.....	0.80	0.33	79	0.96	0.35	81	0.84	0.33	79	0.88	0.36	80	1.29	0.41	82

## Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	71.45	57.91	74	70.71	57.83	67	68.39	57.15	67	71.62	57.46	67	70.63	56.49	69
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	27.05	19.43	74	28.30	20.44	77	24.25	19.43	65	30.19	20.75	83	23.61	21.10	57
Real estate loans secured by 1–4 family.....	1.27	2.45	38	1.81	3.09	37	1.37	2.64	34	1.88	3.15	36	1.57	3.50	32
Revolving .....	25.78	16.76	79	26.48	17.13	81	22.88	16.59	77	28.31	17.39	84	22.04	17.39	69
Closed-end.....	43.33	35.36	61	41.20	34.31	58	43.04	34.63	62	40.32	33.52	58	45.31	32.14	67
Construction and land development.....	9.52	5.29	80	11.24	5.12	89	10.27	5.26	85	11.33	5.09	88	10.44	5.20	84
1–4 family.....	3.93	1.05	94	5.20	0.98	98	4	0.93	96	4.56	0.94	96	3.91	1.02	95
Other.....	5.59	4.21	66	6.03	4	73	6.27	4.19	73	6.77	4.02	77	6.53	4.05	78
Multifamily.....	2.90	5.08	35	1.81	4.90	28	2.22	4.96	30	2.05	4.69	31	3.21	4.10	47
Nonfarm nonresidential .....	30.91	23.47	67	28.16	22.69	63	30.55	22.93	67	26.94	22.15	60	31.66	21.40	72
Owner-occupied.....	9.49	7.93	61	10.24	7.70	68	9.71	7.68	65	10.64	7.72	71	12.02	8.03	75
Other.....	21.42	15.25	74	17.91	14.76	59	20.84	14.95	72	16.30	14.34	58	19.65	13.38	73
Real estate loans secured by farmland.....	1.07	0.56	78	1.21	0.53	79	1.10	0.54	78	1.10	0.55	77	1.71	0.63	80
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.08	29	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans .....	13.84	23.16	17	9.42	20.31	17	14.19	22.17	20	9.19	19.53	15	11.42	20.32	21
Loans to individuals .....	4.59	6.02	61	10.01	6.48	70	6.73	6.13	65	10.71	7.13	70	5.60	7.36	57
Credit card loans .....	0	0.50	22	0	0.71	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans.....	0.32	0.33	70	0.39	0.31	75	0.34	0.32	71	0.39	0.37	74	0.64	0.46	76
Other loans and leases.....	9.80	8.05	67	9.47	9.38	62	10.35	9.09	66	8.08	9.85	54	11.71	9.66	67
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	600.38	382.51	90	668.71	401.07	93	589.38	381.27	89	702.25	391.26	93	600.99	379.80	88
Real estate loans secured by 1–4 family.....	227.33	124.29	87	267.59	138.65	90	208.97	125.03	84	296.06	138.18	91	200.86	137.84	75
Revolving .....	10.70	16.14	44	17.16	21.22	49	11.79	17.42	43	18.45	21.26	50	13.36	23.33	38
Closed-end.....	216.63	106.79	88	250.43	115.78	91	197.18	106.14	88	277.61	115.20	91	187.50	112.79	83
Commercial real estate loans .....	364.09	237.40	82	389.66	240.54	83	370.91	234.65	83	395.36	229.44	85	385.54	219.72	85
Construction and land development.....	79.97	35.26	90	106.26	35.93	95	88.49	35.62	92	111.07	34.95	96	88.83	35.36	93
1–4 family.....	33.03	6.84	95	49.22	6.92	99	34.43	6.34	96	44.67	6.61	99	33.28	7.04	98
Other.....	46.94	28.01	76	57.04	27.85	86	54.05	28.16	84	66.41	27.32	91	55.55	27.26	86
Multifamily.....	24.39	34.02	42	17.13	33.54	39	19.16	32.74	35	20.14	31.04	42	27.29	27.85	55
Nonfarm nonresidential .....	259.72	157.71	87	266.27	159.79	82	263.26	155.06	89	264.15	152.10	83	269.43	147.22	85
Owner-occupied.....	79.78	52.99	75	96.88	54.16	82	83.71	52.37	75	104.34	53.07	85	102.25	54.89	83
Other.....	179.94	102.29	90	169.39	103.49	78	179.56	100.54	89	159.80	97.41	74	167.18	91.80	84
Real estate loans secured by farmland.....	8.96	3.50	80	11.46	3.48	82	9.50	3.44	82	10.83	3.60	82	14.59	4.02	84
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans .....	116.27	145.22	39	89.12	132.09	34	122.26	139.91	42	90.15	122.02	36	97.18	128.82	40
Loans to individuals .....	38.58	35.91	65	94.64	40.80	82	57.99	37.47	71	105.06	43.51	83	47.62	42.67	62
Credit card loans .....	0	2.59	22	0	3.94	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	2.69	1.94	73	3.66	1.90	78	2.96	1.88	75	3.84	2.18	78	5.45	2.72	81
Other loans and leases.....	82.34	47.52	75	89.55	54.71	76	89.22	49.54	77	79.28	52.44	71	99.65	51.79	83
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	33.84	27.81	64	30.96	27.16	55	33.33	27.32	62	29.68	26.45	53	33.29	24.79	66
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	284.31	185.94	84	292.79	188.67	82	287.21	183.76	85	291.02	178.57	83	283.30	167.93	84
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	364.09	243.39	81	389.66	248.20	83	370.91	240.85	82	395.36	236.10	85	385.54	225.98	85

## Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	12.32	11.92	61	2.60	7.73	21	10.04	11.17	51	2.66	7.63	34	4.94	7.80	54
Liquid assets .....	16.38	27.16	20	10.19	22.73	9	14.59	26.22	17	10.24	22.44	12	14.55	22.72	28
Investment securities .....	4.01	18.78	3	7.43	16.91	11	4.81	17.85	6	7.70	16.99	11	10.42	17.27	19
Net loans and leases .....	74.34	60.99	87	78.74	64.23	93	75.59	61.58	88	79.14	63.77	92	75.10	63.98	81
Net loans, leases and standby letters of credit .....	74.49	61.79	87	78.92	65.22	91	75.75	62.48	87	79.30	64.84	91	75.32	65.07	81
Core deposits .....	78.12	73.69	55	70.89	64.18	59	78.45	70.67	70	70.79	63.09	59	74.29	62.13	77
Noncore funding .....	5.58	11.95	27	12.19	19.78	32	4.81	14.13	19	12.65	19.36	35	10.89	21.34	21
Time deposits of \$250K or more .....	2.71	1.96	71	3.49	2.95	64	2.44	2.11	65	3.62	2.94	63	3.41	2.89	65
Foreign deposits .....	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos .....	0.04	1.22	28	0.08	1.77	20	0.06	1.47	24	0.11	1.94	24	0.18	1.97	25
Secured federal funds purchased .....	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold) .....	-0.05	0.60	17	-0.08	0.97	11	-0.04	0.54	18	-0.02	0.48	19	-0.13	0.54	15
Commercial paper .....	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	0	1.11	10	6.72	3.69	82	0	1.24	7	6.23	3.01	85	0.02	3.67	7
Earning assets that reprice within 1 year .....	39.75	38.67	51	34.54	39.59	34	39.45	39.38	48	35.42	39.29	34	32.38	40.29	25
Interest-bearing liabilities that reprice within 1 year .....	7.48	7.73	64	11.52	10.23	68	8.28	8.20	66	12.70	10.19	74	16.55	10.01	83
Long-term debt that reprices within 1 year .....	0	0.28	30	0	0.79	26	0	0.47	27	0	0.96	25	0.61	1.34	63
Net assets that reprice within 1 year .....	32.27	29.49	50	23.02	27.26	38	31.18	29.11	51	22.71	26.63	38	15.21	27.38	23
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-8.65	-0.51	23	11.17	14.37	41	-6.55	3.20	24	11.56	14.45	42	6.96	16.62	20
Net short-term noncore funding dependence .....	-9.99	-6.88	35	10.17	4.94	70	-7.31	-4.76	35	10.54	3.38	73	5.24	4.66	41
Short-term investment / Short-term noncore funding .....	271.65	246.74	67	22.90	77.70	25	238.92	184.19	69	22.58	77.77	31	52.47	66.46	54
Liquid assets - short-term noncore funding / Nonliquid assets .....	14.16	30.67	28	-1.28	16.50	18	12.16	28.18	27	-1.71	16.97	15	5.99	16.04	36
Net loans and leases / Total deposits .....	89.12	76.22	82	103.60	88.34	87	91.10	79.43	81	102.92	90.31	84	89.07	90.08	45
Net loans and leases / Core deposits .....	95.17	83.77	76	111.07	101.46	72	96.35	88.34	73	111.80	103.93	69	101.09	105	48
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	0.62				1.57			1.57			0.72			-0.82	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	1.81	1.31	64	3.48	3.85	47	2.49	4.31	24	1.60	1.36	62	-0.67	-1.98	82
Structured notes appreciation (depreciation) / Tier 1 capital .....	0				-0.04			0.02			0			-0.05	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	0	12.84	14	0	12.92	14	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities .....	99.83	85.49	82	99.89	85.17	84	99.85	87.23	82	99.90	85.40	86	99.88	81.88	88
U.S. Treasury securities .....	0	5.10	13	0	5.04	12	0	4.72	16	0	6.15	11	0	6.99	14
US agency securities (excluding mortgage-backed securities) .....	7.92	4.35	77	6.87	3.36	78	8.14	4.01	77	6.86	3.49	78	6.52	4.02	75
Municipal securities .....	7.32	9.71	55	7.17	8.69	54	6.79	9.83	52	7.50	7.75	58	12.64	9.16	65
Mortgage-backed securities .....	79.27	66.67	67	82.08	68.40	68	79.75	66.64	67	81.84	67.43	68	75.16	65.45	61
Asset-backed securities .....	0	1.97	25	0	1.67	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities .....	5.32	3.05	76	3.77	2.67	74	5.18	3.01	75	3.70	2.94	73	5.56	2.79	77
Mutual funds and equity securities .....	0.17	0.36	54	0.11	0.35	47	0.15	0.35	50	0.10	0.40	44	0.12	0.42	46
Debt securities 1 year or less .....	12.15	9.29	72	5.61	10.98	39	14.01	10.55	72	7.76	11.86	49	4	11.91	27
Debt securities 1 to 5 years .....	35.87	16.09	86	39.30	17.72	84	35.09	17.03	85	35.93	17.94	80	14.71	19.18	50
Debt securities over 5 years .....	51.81	72.48	20	54.98	67.50	29	50.76	69.86	19	56.21	66.02	32	81.17	64.73	68
Pledged securities .....	43.35	33.48	65	48.66	36.65	69	44.61	35.67	62	48.41	30.57	75	42.18	33.30	61
Structured notes, fair value .....	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	458.07	156.41	89	-38.14	53.90	3	323.24	183.32	77	-14.32	26.69	21	148.60	6.77	98
Investment securities .....	-36.45	31.91	0	9.60	9.51	59	-29.95	23.62	1	17.69	11.75	72	46.69	9.42	89
Core deposits .....	29.62	29.18	57	51.22	12	94	24.17	26.88	47	51.89	11.23	95	37.54	7.29	93
Noncore funding .....	-46.22	-25.09	23	62.01	16.35	86	-57.35	-12.18	4	85.18	6.59	93	91.14	10.67	98

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....			3,085,734	2,749,038	1,783,729
Commit: Secured commercial real estate loans .....	1,631,620	1,459,556	1,500,838	1,500,301	889,670
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	31,359	32,738	33,613	29,232	24,596
Standby letters of credit .....	0	0	0	0	0
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	2,930,500	2,666,956	2,128,000	1,814,669	163,189
Written options contracts (interest rate) .....	1,033,336	1,415,744	1,199,939	288,490	108,607
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	19,382	57,552	19,652	57,812	62,568
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....					15.10	22.01	24	15.07	23.52	21	15.59	24.05	26		
Standby letters of credit .....	0.15	0.67	11	0.18	0.78	14	0.16	0.71	13	0.16	0.84	15	0.21	0.92	16
Commercial and similar letters of credit .....	0	0.02	20	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent .....	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.28	26	0	0.41	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts .....	18.59	42.67	51	22.73	54.47	54	16.38	48.62	42	11.85	68.47	30	2.92	65.81	14
Interest rate contracts .....	18.59	30.32	54	22.73	40.32	56	16.38	34.36	44	11.85	47.31	32	2.92	43.84	15
Interest rate futures and forward contracts .....	13.68	4.59	89	14.64	11.14	85	10.41	6.21	84	9.95	10.67	81	1.43	11.40	71
Written options contracts (interest rate) .....	4.82	2	87	7.77	2.54	89	5.87	2.18	89	1.58	2.47	71	0.95	2.16	64
Purchased options contracts (interest rate) .....	0	1.45	22	0	1.56	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps .....	0.09	20.33	8	0.32	23.70	7	0.10	20.83	7	0.32	28.86	8	0.55	26.74	10
Foreign exchange contracts .....	0	6.19	25	0	6.58	22	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts .....	0	3.83	26	0	4.16	23	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange) .....	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange) .....	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps .....	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts .....	0	0.80	33	0	1.75	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts .....	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other) .....	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other) .....	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps .....	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....					19.92	42.82	16	24.29	45.53	25	23.60	44.93	21		

## Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	3,983,218	4,140,252	3,347,591	2,160,971	334,364
Interest rate contracts .....	3,983,218	4,140,252	3,347,591	2,160,971	334,364
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	2,930,500	2,666,956	2,128,000	1,814,669	163,189
Written options .....	1,033,336	1,415,744	1,199,939	288,490	108,607
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,033,336	1,415,744	1,199,939	288,490	108,607
Purchased options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps .....	19,382	57,552	19,652	57,812	62,568
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	3,983,218	4,140,252	3,347,591	2,160,971	334,364
Interest rate contracts .....	3,983,218	4,140,252	3,347,591	2,160,971	334,364
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	2,949,882	2,724,508	2,147,652	57,812	25,454
One year or less .....	2,930,500	2,704,070	2,128,000	37,114	0
Over 1 year to 5 years .....	11,659	9,283	11,800	8,491	0
Over 5 years .....	7,723	11,155	7,852	12,207	25,454
Gross negative fair value (absolute value) .....	752	49,746	17,617	5,034	1,276
Gross positive fair value.....	62,870	48,793	51,756	7,865	3,434
Held for trading.....	0	0	0	0	0
Non-traded.....	62,870	48,793	51,756	7,865	3,434
Current credit exposure on risk-based capital derivative contracts .....	62,870	48,793	51,756	7,865	3,332
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	94.52	76	100	94.85	79	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts .....	0	3.16	25	0	3.08	22	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts .....	0	1.04	33	0	1.10	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards .....	73.57	12.82	96	64.42	13.53	95	63.57	14.05	96	83.97	13.49	96	48.81	12.78	89
Written options .....	25.94	8.11	86	34.19	7.86	91	35.84	8.18	93	13.35	5.91	79	32.48	6.60	93
Exchange-traded .....	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	25.94	7.80	87	34.19	7.35	91	35.84	7.73	93	13.35	5.10	84	32.48	5.49	94
Purchased options .....	0	3.58	20	0	3.47	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded .....	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	0	3.15	21	0	2.77	19	0	2.86	21	0	3.35	18	0	3.20	20
Swaps .....	0.49	69.64	6	1.39	69.06	7	0.59	68.76	7	2.68	69.75	7	18.71	70.34	11
Held for trading .....	0	42.14	20	0	45.49	17	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts .....	0	36.29	20	0	38.85	17	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts .....	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts .....	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded .....	100	57.86	79	100	54.51	82	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts .....	100	54.11	87	100	52.13	89	100	53.82	87	100	52.22	88	100	50.60	88
Foreign exchange contracts .....	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less) .....	74.06	90.92	18	65.81	91.11	13	64.16	91.48	12	2.68	93.86	3	7.61	94.47	3
One year or less .....	73.57	26.80	90	65.31	31.34	81	63.57	32.05	81	1.72	32.17	11	0	32.51	3
Over 1 year to 5 years .....	0.29	28.69	9	0.22	27.94	9	0.35	27.06	7	0.39	30.45	11	0	31.16	4
Over 5 years .....	0.19	30.03	12	0.27	31.18	12	0.23	29.56	10	0.56	28.09	13	7.61	28.71	25
Gross negative fair value (absolute value) .....	0.02	1.21	5	1.20	1.98	39	0.53	1.55	28	0.23	0.83	25	0.38	0.72	23
Gross positive fair value .....	1.58	1.70	42	1.18	2.69	20	1.55	2.23	33	0.36	1.19	13	1.03	0.85	64
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0	0.05	7	0.03	0.11	45	0.01	0.07	27	0	0.06	21	0	0.06	12
Gross positive fair value (X) .....	0.03	0.07	45	0.03	0.13	28	0.03	0.09	34	0.01	0.07	24	0	0.06	19
Held for trading (X) .....	0	0.05	21	0	0.10	18	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X) .....	0.03	0.01	78	0.03	0.02	76	0.03	0.02	80	0.01	0.01	61	0	0.01	52
Current credit exposure (X) .....	0.03	0.05	54	0.03	0.09	37	0.03	0.06	39	0.01	0.05	29	0	0.04	29
Credit losses on derivative contracts .....	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.40	0.61	51	0.33	1.16	34	0.34	0.85	35	0.05	0.73	27	0.04	0.53	27

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	199,423	38,189	38,189	28,819	25,791
Gross losses .....	7,680	6,709	54,467	19,805	21,095
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	3,407	2,283	11,510	9,075	6,596
Net losses .....	4,273	4,426	42,957	10,730	14,499
Provision for loan and lease losses .....	-16,579	37,100	125,530	20,100	17,527
Adjustments .....	0	78,661	78,661	0	0
Ending balance .....	178,571	149,524	199,423	38,189	28,819
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Analysis Ratios</b>																
Provision for loan and lease losses / Average assets .....	-0.32	-0.11	17	0.82	0.87	54	0.65	0.51	74	0.14	0.15	55	0.18	0.14	71	
Provision for loan and lease losses / Average loans and leases .....	-0.42	-0.20	26	1.04	1.41	43	0.81	0.82	54	0.18	0.24	48	0.23	0.24	65	
Provision for loan and lease losses / Net loan and lease losses .....	-387.99	-168.35	23	838.23	730.69	71	292.22	487.86	41	187.33	130.58	83	120.88	134.68	59	
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.22	1.49	32	1.14	1.32	37	1.38	1.58	39	0.30	0.83	6	0.34	0.90	6	
Allowance for loan and lease losses / Total loans and leases .....	1.11	1.47	26	1.03	1.30	27	1.27	1.55	34	0.26	0.81	4	0.33	0.89	6	
Allowance for loan and lease losses / Net loans and leases losses (X) .....	10.45	18.09	52	8.45	10.10	66	4.64	11.58	29	3.56	8.03	39	1.99	7.54	11	
Allowance for loan and lease losses / Nonaccrual assets .....	250.84	291.29	52	192.03	310.68	37	260.83	299.17	55	50.83	218.72	7	68.52	214.03	11	
ALLL / 90+ days past due + nonaccrual loans and leases .....	234.08	246.27	57	166.44	221.69	39	235.22	244.34	56	47.22	151.73	12	62.27	160.51	16	
Gross loan and lease losses / Average loans and leases .....	0.20	0.24	55	0.19	0.34	37	0.35	0.34	65	0.18	0.28	39	0.28	0.30	62	
Recoveries / Average loans and leases .....	0.09	0.08	68	0.06	0.07	48	0.07	0.07	64	0.08	0.08	58	0.09	0.09	54	
Net losses / Average loans and leases .....	0.11	0.16	47	0.12	0.27	40	0.28	0.27	65	0.09	0.21	39	0.19	0.22	58	
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	46	0	0	44	0	0	40	0	0	39	
Recoveries / Prior year-end losses .....	6.26	7.39	51	11.53	8.09	76	58.12	33.98	83	43.02	36.22	73	64.51	41.30	83	
Earnings coverage of net loan and lease losses (X) .....	34.21	25.70	71	13.63	17.23	60	10.84	22.91	47	21.59	24.40	62	11.66	21.75	42	
<b>Net Loan and Lease Losses By Type</b>																
Real estate loans .....	0.04	0.03	71	0.02	0.01	59	0.24	0.04	96	0.02	0.01	60	0.01	0.02	50	
Real estate loans secured by 1–4 family .....	0	-0.01	46	-0.01	0.01	31	0	0.01	49	-0.01	0.01	35	0.03	0.01	65	
Revolving .....	0.07	-0.03	84	0.04	0	67	-0.03	0.01	24	-0.09	0.02	11	0.32	0.03	93	
Closed-end .....	-0.01	-0.01	45	-0.01	0.01	27	0	0	55	0	0	42	0.01	0.01	57	
Commercial real estate loans .....	0.07	0.05	73	0.04	0.01	80	0.38	0.07	93	0.03	0.01	75	0	0.01	53	
Construction and land development .....	-0.04	0	17	-0.08	-0.01	11	-0.04	0	13	-0.07	-0.01	16	0.03	-0.03	90	
1–4 family .....	0	0	13	-0.07	0	3	-0.03	0	7	-0.02	0	7	0	-0.01	63	
Other .....	-0.03	0	13	-0.01	-0.01	29	-0.02	0	22	-0.05	-0.01	17	0.03	-0.02	90	
Multifamily .....	0	0	54	0	0	61	0	0	58	0	0	56	-0.02	0	14	
Nonfarm nonresidential .....	0.11	0.07	79	0.09	0.02	88	0.55	0.11	91	0.08	0.02	85	0	0.02	23	
Owner-occupied .....	0	0.01	50	0	0.01	67	0.04	0.02	79	0.03	0.01	85	0.01	0.01	63	
Other .....	0.11	0.06	80	0.08	0.01	91	0.50	0.08	91	0.05	0.01	88	-0.01	0.01	14	
Real estate loans secured by farmland .....	0	0	57	0	0.01	51	0	0.02	46	0.01	0.01	79	0	0	24	
Commercial and industrial loans .....	0.34	0.20	71	0.66	0.48	73	0.53	0.47	63	0.23	0.37	43	1.05	0.31	94	
Loans to individuals .....	0.66	1.06	47	0.47	1.43	18	0.55	1.13	33	0.37	1.17	22	0.75	1.16	50	
Credit card loans .....							3.52			2.92			3.11			2.92
Agricultural loans .....	-0.11	0.02	7	0.11	0.11	84	0.06	0.19	66	0.32	0.08	85	-0.17	0.15	6	
Loans to foreign governments and institutions .....							0			0			0			
Other loans and leases .....	0	0.09	21	0	0.15	17	0	0.15	13	0	0.15	12	-0.01	0.14	11	

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30–89 days past due loans and leases .....		74,123		99,505		61,517		113,277		54,537
90+ days past due loans and leases .....		5,097		11,973		8,326		5,754		4,222
Nonaccrual loans and leases .....		71,189		77,866		76,457		75,124		42,058
Total past due and nonaccrual loans and leases .....		150,409		189,344		146,300		194,155		100,817
Restructured 30–89 days past due .....		7,659		5,233		4,484		5,925		2,814
Restructured 90+ days past due .....		0		159		0		0		0
Restructured nonaccrual .....		6,985		7,135		6,145		5,622		5,205
Total restructured loans and leases .....		14,644		12,527		10,629		11,547		8,019
30–89 days past due loans held for sale .....		0		0		0		0		0
90+ days past due loans held for sale .....		0		0		0		0		0
Nonaccrual loans held for sale .....		0		0		0		0		0
Total past due and nonaccrual loans held for sale .....		0		0		0		0		0
Restructured loans and leases in compliance .....		72,452		30,943		74,359		23,683		25,249
Other real estate owned .....		16,709		34,956		22,635		33,397		33,898
<b>Other Assets</b>										
30–89 days past due .....		0		0		0		0		0
90+ days past due .....		0		0		0		0		0
Nonaccrual .....		0		0		0		0		0
Total other assets past due and nonaccrual .....		0		0		0		0		0
<b>Percent of Loans and Leases</b>										
30–89 days past due loans and leases .....	0.46	0.33	75	0.69	0.52	75	0.39	0.39	62	0.78
90+ days past due loans and leases .....	0.03	0.11	52	0.08	0.12	64	0.05	0.12	54	0.04
Nonaccrual loans and leases .....	0.44	0.65	36	0.54	0.57	50	0.49	0.66	41	0.52
90+ days past due and nonaccrual loans and leases .....	0.47	0.82	32	0.62	0.75	49	0.54	0.85	35	0.56
30–89 days past due restructured .....	0.05	0.01	90	0.04	0.01	80	0.03	0.01	82	0.04
90+ days past due restructured .....	0	0	30	0	0.01	69	0	0.01	29	0
Nonaccrual restructured .....	0.04	0.13	32	0.05	0.14	29	0.04	0.13	27	0.04
30–89 days past due loans held for sale .....	0	0	41	0	0	40	0	0	38	0
90+ days past due loans held for sale .....	0	0	42	0	0	43	0	0	41	0
Nonaccrual loans held for sale .....	0	0	39	0	0	39	0	0.01	38	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30–89 days past due assets .....	0.46	0.33	75	0.69	0.52	75	0.39	0.40	62	0.78
90+ days past due assets .....	0.03	0.11	52	0.08	0.12	64	0.05	0.12	54	0.04
Nonaccrual assets .....	0.44	0.66	36	0.54	0.58	50	0.49	0.67	40	0.52
30+ days past due and nonaccrual assets .....	0.93	1.18	49	1.31	1.32	60	0.93	1.29	38	1.34
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.36	0.50	40	0.49	0.48	61	0.41	0.52	43	0.44
90+ days past due and nonaccrual assets + other real estate owned .....	0.43	0.53	48	0.69	0.51	75	0.53	0.55	55	0.63
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>										
Total assets .....	0.78	0.58	76	0.82	0.57	77	0.87	0.60	78	0.76
Allowance for loan and lease losses .....	94.09	69.27	79	99.75	74.58	77	89.22	66.66	79	361.70
Equity capital + allowance for loan and lease losses .....	5.72	5.03	64	5.77	4.68	67	6.25	4.97	71	5.51
Tier 1 capital + allowance for loan and lease losses .....	8.42	5.96	76	9.33	5.89	83	9.36	6.05	81	9.36
Loans and leases + other real estate owned .....	1.04	0.97	59	1.03	0.91	62	1.14	0.97	70	0.95

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.49	0.31	79	0.70	0.48	79	0.36	0.39	57	0.73	0.38	85	0.63	0.42	77
	90+ days past due .....		0	0.13	36	0	0.12	32	0	0.16	14	0	0.16	13	0	0.22	12
	Nonaccrual.....		0.52	0.76	39	0.63	0.54	60	0.59	0.76	43	0.60	0.46	68	0.63	0.57	67
Commercial and industrial	30–89 days past due .....		0.60	0.22	89	1.19	0.36	93	0.68	0.23	89	1.95	0.31	96	1.23	0.30	96
	90+ days past due .....		0.18	0.02	94	0.81	0.03	95	0.30	0.03	96	0.36	0.05	93	0.39	0.05	93
	Nonaccrual.....		0.43	0.69	39	0.76	0.90	50	0.44	0.75	33	0.69	0.83	50	0.21	0.76	18
Individuals	30–89 days past due .....		0.49	0.53	50	0.70	0.84	40	0.68	0.83	45	0.74	0.83	44	0.88	0.84	47
	90+ days past due .....		0.10	0.11	67	0.06	0.15	56	0.17	0.14	71	0.06	0.17	48	0.09	0.16	56
	Nonaccrual.....		0.29	0.22	68	0.18	0.19	57	0.34	0.28	68	0.17	0.17	59	0.21	0.23	60
Depository institution loans	30–89 days past due .....			0.01			0.01			0			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due .....		0.86	0.17	88	1.14	0.35	85	0.05	0.17	60	0.07	0.24	59	0.15	0.17	65
	90+ days past due .....		0	0	44	0	0.02	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0.23	0.44	62	0.81	0.76	72	0.22	0.49	59	1.28	0.67	77	0.93	0.75	72
Foreign governments	30–89 days past due .....			0.03			10.34			0			0.07			0.01	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.04			0.05			0.09			0.03			0.06	
Other loans and leases	30–89 days past due .....		0	0.13	16	0.06	0.26	43	0.02	0.18	41	0.03	0.20	40	0	0.17	12
	90+ days past due .....		0	0.01	34	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0	0.15	39	0.01	0.13	41	0	0.15	19	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
		Memoranda														
1–4 family	30–89 days past due .....	0.37	0.47	51	1.01	0.73	78	0.54	0.65	54	1.20	0.67	85	1.60	0.71	88
	90+ days past due .....	0	0.28	18	0	0.24	38	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual .....	0.91	0.88	62	0.86	0.79	62	1.03	0.89	67	0.84	0.73	66	1.04	0.86	68
Revolving	30–89 days past due .....	0.01	0.31	14	0.78	0.50	73	0.39	0.48	47	0.67	0.45	72	1.60	0.50	93
	90+ days past due .....	0	0.03	32	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual .....	0.66	1.31	46	0.86	1.07	58	0.72	1.13	48	0.84	1	62	1.34	1.17	75
Closed-end	30–89 days past due .....	0.39	0.48	49	1.02	0.76	74	0.55	0.65	52	1.23	0.70	82	1.60	0.75	86
	90+ days past due .....	0	0.31	20	0	0.27	40	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual .....	0.93	0.85	62	0.86	0.77	62	1.05	0.87	68	0.84	0.70	66	1.02	0.84	67
Junior lien	30–89 days past due .....	0.01	0.01	58	0.01	0.02	28	0.01	0.02	52	0.01	0.02	29	0.06	0.03	80
	90+ days past due .....	0	0	35	0	0	32	0	0	32	0	0	29	0	0	24
	Nonaccrual .....	0.03	0.05	45	0.06	0.05	66	0.04	0.04	55	0.06	0.04	65	0.04	0.06	48
Commercial real estate	30–89 days past due .....	0.58	0.22	89	0.47	0.28	80	0.27	0.26	65	0.38	0.18	84	0.14	0.17	46
	90+ days past due .....	0	0.02	60	0	0.01	23	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual .....	0.26	0.62	25	0.46	0.32	70	0.33	0.62	35	0.42	0.23	78	0.41	0.28	73
Construction and development	30–89 days past due .....	2	0.22	96	0.62	0.32	80	0.86	0.28	84	0.88	0.28	87	0.24	0.21	64
	90+ days past due .....	0.02	0.01	83	0	0.01	32	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual .....	0.35	0.50	68	0.15	0.24	57	0.34	0.41	68	0.13	0.20	62	0.78	0.19	91
1–4 family	30–89 days past due .....	1.87	0.03	99	0.49	0.06	97	0.85	0.03	99	0.64	0.06	97	0.14	0.06	76
	90+ days past due .....	0.02	0	91	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual .....	0.31	0.02	94	0.07	0.03	83	0.31	0.03	94	0.03	0.02	72	0	0.02	28
Other	30–89 days past due .....	0.13	0.16	70	0.13	0.24	56	0.01	0.22	34	0.24	0.20	73	0.11	0.13	61
	90+ days past due .....	0	0	38	0	0.01	36	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual .....	0.05	0.43	41	0.08	0.18	50	0.03	0.35	37	0.10	0.17	61	0.78	0.15	91
Multifamily	30–89 days past due .....	0	0.08	27	0	0.10	22	0	0.09	22	0.14	0.08	77	0	0.10	18
	90+ days past due .....	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual .....	0.04	0.13	52	0.08	0.06	71	0.06	0.11	52	0.08	0.05	74	0.12	0.08	73
Nonfarm non-residential	30–89 days past due .....	0.19	0.20	57	0.44	0.27	77	0.09	0.23	43	0.18	0.14	69	0.12	0.17	41
	90+ days past due .....	0	0.02	27	0	0.02	27	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual .....	0.25	0.78	20	0.61	0.37	73	0.35	0.80	28	0.57	0.28	80	0.32	0.30	58
Owner Occupied	30–89 days past due .....	0.05	0.06	59	0.17	0.11	74	0.05	0.07	52	0.05	0.07	46	0.10	0.09	57
	90+ days past due .....	0	0	33	0	0.01	33	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual .....	0.21	0.32	42	0.34	0.20	73	0.30	0.27	57	0.31	0.16	77	0.26	0.17	69
Other	30–89 days past due .....	0.14	0.12	64	0.27	0.14	77	0.04	0.14	47	0.14	0.07	76	0.02	0.07	42
	90+ days past due .....	0	0.01	34	0	0.01	35	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual .....	0.04	0.40	17	0.27	0.16	75	0.05	0.44	19	0.26	0.10	84	0.06	0.13	44
Farmland	30–89 days past due .....	0.17	0.13	73	1.14	0.32	87	0.21	0.11	78	0.59	0.23	82	0.11	0.25	56
	90+ days past due .....	0	0.01	45	0	0.01	42	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual .....	0.91	1.14	63	0.76	1.10	54	0.93	1.13	62	0.92	0.84	62	0.82	1.23	59
Credit card	30–89 days past due .....		0.75			1.31			0.95			1.19			1.22	
	90+ days past due .....		0.56			0.83			0.63			0.78			0.73	
	Nonaccrual .....		0.10			0.09			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,945,522	1,937,446	1,942,073	1,943,637	1,084,039										
Retained earnings .....	863,591	526,025	757,139	507,950	377,135										
Accumulated other comprehensive income (AOCI) .....	26,090	39,551	33,505	17,995	-4,826										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	2,835,203	2,503,022	2,732,717	2,469,582	1,456,348										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	992,884	1,014,644	997,215	1,013,596	565,741										
Accumulated other comprehensive income-related adjustments .....	26,090	39,551	33,505	17,995	-4,826										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,816,229	1,448,827	1,701,997	1,437,991	895,433										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,816,229	1,448,827	1,701,997	1,437,991	895,433										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	0	0	0	89,187										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	0	0	0	0	89,187										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	0	0	0	0	89,187										
<b>Tier 1 Capital</b> .....	1,816,229	1,448,827	1,701,997	1,437,991	984,620										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	504,833	392,890	504,345	397,560	73,925										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	101,975	66,772	126,043	39,266	28,819										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	606,808	459,662	630,388	436,826	102,744										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	606,808	459,662	630,388	436,826	102,744										
Exited advanced approach tier 2 capital .....															
Total capital .....	2,423,037	1,908,489	2,332,385	1,874,817	1,087,364										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	20,780,718	18,093,523	19,927,097	17,979,845	11,307,980										
Less: Deductions from common equity tier 1 capital .....	992,884	1,014,644	997,215	1,013,596	565,741										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	19,787,834	17,078,879	18,929,882	16,966,249	10,742,239										
Total risk-weighted assets .....	15,865,050	14,750,481	15,277,502	14,531,141	8,891,600										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	11.45	12.54	36	9.82	11.59	24	11.14	12.35	34	9.90	12.11	19	10.07	12.09	17
Common equity tier 1 capital, column B .....	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	11.45	13.31	17	9.82	12.25	9	11.14	13.08	20	9.90	12.78	7	11.07	12.85	22
Tier 1 capital, column B .....	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	15.27	15.37	55	12.94	14.01	35	15.27	15.23	57	12.90	14.36	27	12.23	14.45	11
Total capital, column B .....	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	9.18	9.15	54	8.48	9.43	22	8.99	9.13	48	8.48	9.76	17	9.17	9.71	37
Supplementary leverage ratio, advanced approaches HCs .....		7.94			7.28			8.72			7.41			7.31	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		0			0			0			0			0			
Total property and casualty assets .....		0			0			0			0			0			
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		0			0			0			0			0			
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....		0			0			0			0			0			
Total insurance underwriting equity .....		0			0			0			0			0			
Total property and casualty equity .....		0			0			0			0			0			
Total life and health equity .....		0			0			0			0			0			
Total insurance underwriting net income .....		0			0			0			0			0			
Total property and casualty .....		0			0			0			0			0			
Total life and health .....		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			
Unearned premiums (P/C) .....		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0			
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		15			11			41			61			53	36.36	-46.43	
Other insurance activities income .....		15			11			41			61			53	36.36	-46.43	
Insurance and reinsurance underwriting income .....		0			0			0			0			0			
Premiums .....		0			0			0			0			0			
Credit related insurance underwriting .....		0			0			0			0			0			
Other insurance underwriting .....		0			0			0			0			0			
Insurance benefits, losses, expenses .....		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0			
Life insurance assets .....		176,575			176,238			176,466			175,270			104,096	0.19	134.64	

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	54.39			56.62			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	45.61			43.38			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets .....	12.21			10.89			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income .....	0.01	0.38	30	0.01	0.40	32	0	0.41	27	0.01	0.47	30	0.01	0.47	31			
Premium income / Insurance activities revenue .....	0	2.23	43	0	2.84	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income .....	33.33			45.10			38.23			34.91			44.54					
Other premium income / Total premium income .....	66.67			54.90			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income .....	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C) .....	22.15			9.66			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H) .....	3.56			-116.81			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums .....	1,367.96			1,046.57			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	8.85	11	40	11.03	11.59	46	9.28	11.03	42	11.87	11.51	50	10.27	10.22	50			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34	0	0	0
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0			0			0			0			0			0		

## Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020		12/31/2020		12/31/2019		12/31/2018	
<b>Foreign Activities</b>									
Total foreign loans and leases .....	0		0		0		0		0
Real estate loans.....	0		0		0		0		0
Commercial and industrial loans .....	0		0		0		0		0
Loans to depository institutions and other banks acceptances .....	0		0		0		0		0
Loans to foreign governments and institutions .....	0		0		0		0		0
Loans to individuals .....	0		0		0		0		0
Agricultural loans.....	0		0		0		0		0
Other foreign loans.....	0		0		0		0		0
Lease financing receivables.....	0		0		0		0		0
Debt securities .....	1,000		1,000		1,000		1,000		1,000
Interest-bearing bank balances .....	0		0		0		0		0
Total selected foreign assets .....	1,000		1,000		1,000		1,000		1,000
Total foreign deposits .....	0		0		0		0		0
Interest-bearing deposits .....	0		0		0		0		0
Non-interest-bearing deposits.....	0		0		0		0		0
<b>Analysis Ratios</b>									
Yield: Foreign loans .....	0.69		0.99		0.87		1.25		1.17
Cost: Interest-bearing deposits.....	0.13		0.79		0.42		1.19		0.97
<b>Net Losses as a Percent of Foreign Loans by Type</b>									
Real estate loans .....	0.37		4.10		5.18		27.03		27.29
Commercial and industrial loans .....	1.94		0.37		0.64		0.29		1.53
Foreign governments and institutions .....	0		0		0		0		0
<b>Growth Rates</b>									
Net loans and leases.....	-6.17		12.26		-2.40		22.48		7.24
Total selected assets.....	0	-2.56	57	0	7.32	50	0	12.40	48
Deposits .....	2.95		13.75		3.46		10.36		5

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	
Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		0	0	93,000	67,450	46,000		-100.00
Dividends .....		0	0	93,000	67,200	46,000		-100.00
Interest .....		0	0	0	250	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		26	45	127	181	140	-42.22	44.44
Dividends .....		26	45	127	181	140	-42.22	44.44
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....								
Dividends .....								
Interest .....								
Management and service fees .....								
Other income .....								
Total income from subsidiaries .....		26	45	93,127	67,631	46,140	-42.22	-99.77
Securities gains (losses) .....		0	0	0	61	0		
Other operating income .....		0	0	783	0	4,586		
Total operating income .....		26	45	93,910	67,692	50,726	-42.22	-99.77
<b>Operating Expenses</b>								
Personnel expenses .....		2,815	1,346	7,642	6,002	8,148	109.14	472.15
Interest expense .....		3,567	2,447	10,907	8,826	6,822	45.77	866.67
Other expenses .....		1,459	2,277	7,368	13,634	6,278	-35.92	43.89
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		7,841	6,070	25,917	28,462	21,248	29.18	318.19
Income (loss) before taxes .....		-7,815	-6,025	67,993	39,230	29,478		
Applicable income taxes (credit) .....		-2,158	-1,073	-5,225	-5,603	-5,052		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		-5,657	-4,952	73,218	44,833	34,530		
Equity in undistributed income of subsidiaries .....		130,619	24,274	188,770	116,608	86,497	438.10	6049.67
Bank subsidiaries .....		131,200	24,865	191,152	118,987	88,561	427.65	6077.02
Nonbank subsidiaries .....		-581	-591	-2,382	-2,379	-2,064		
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		124,962	19,322	261,988	161,441	121,027	546.73	914.55
<b>Memoranda</b>								
Bank net income .....		131,200	24,865	284,152	186,187	134,561	427.65	870.13
Nonbank net income .....		-555	-546	-2,255	-2,198	-1,924		
Subsidiary holding companies' net income .....		0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....	2,958,170	92.07	2,599,279	93.54	2,834,385	91.56	2,609,466	1,603,893	13.81	302.73	
Common and preferred stock .....	2,958,170	92.07	2,599,279	93.54	2,834,385	91.56	2,609,466	1,603,893	13.81	302.73	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	81,232	2.53	83,760	3.01	81,813	2.64	84,351	84,390	-3.02	2304.02	
Common and preferred stock .....	81,232	2.53	83,760	3.01	81,813	2.64	84,351	84,390	-3.02	2304.02	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....	0	0	0	0	0	0	0	0	0		
Securities .....	0	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	155,433	4.84	74,446	2.68	167,643	5.42	102,392	6,977	108.79	6182.66	
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0	0		
Intangible assets .....	0	0	0	0	0	0	0	0	0		
Other assets .....	18,013	0.56	21,199	0.76	11,875	0.38	11,802	5,696	-15.03	446.01	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0	0		
Total assets .....	3,212,848	100.00	2,778,684	100.00	3,095,716	100.00	2,808,011	1,700,956	15.62	332.02	
<b>Liabilities and Capital</b>											
Deposits .....	0	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0	0	-100.00	
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0	0	-100.00	
Subordinated notes and debentures .....	300,198	9.34	191,742	6.90	300,050	9.69	191,649	73,925	56.56		
Other liabilities .....	28,229	0.88	26,902	0.97	24,213	0.78	19,220	11,496	4.93	418.06	
Balance due to subsidiaries and related institutions .....	126,825	3.95	122,890	4.42	124,365	4.02	127,560	89,187	3.20	48.30	
Total liabilities .....	455,252	14.17	341,534	12.29	448,628	14.49	338,429	244,608	33.30	218.70	
Equity Capital .....	2,757,596	85.83	2,437,150	87.71	2,647,088	85.51	2,469,582	1,456,348	13.15	358.97	
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0	0		
Common stock .....	71,954	2.24	71,652	2.58	71,754	2.32	71,500	49,015	0.42	98.37	
Common surplus .....	1,917,990	59.70	1,908,721	68.69	1,913,285	61.80	1,907,108	1,051,585	0.49	370.41	
Retained earnings .....	785,984	24.46	460,153	16.56	671,510	21.69	507,950	377,135	70.81	381.03	
Accumulated other comprehensive income .....	26,090	0.81	39,551	1.42	33,505	1.08	17,995	-4,826	-34.03	307.02	
Other equity capital components .....	-44,422	-1.38	-42,927	-1.54	-42,966	-1.39	-34,971	-16,561			
Total liabilities and equity capital .....	3,212,848	100.00	2,778,684	100.00	3,095,716	100.00	2,808,011	1,700,956	15.62	332.02	
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	124,833	3.89	122,890	4.42	124,345	4.02	127,560	89,187	1.58	45.97	
Notes payable to subsidiaries that issued TPS .....	124,833	3.89	122,890	4.42	124,345	4.02	127,560	89,085	1.58	49.97	
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0	0		

## Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	18.55	12.54	86	3.15	3.93	33	10.39	7.29	76	8.21	9.68	26	10.45	10.40	49
Bank net income / Average equity investment in banks .....	18.12	12.55	85	3.82	4.73	35	10.54	7.45	76	9.21	10.51	39	10.24	11.19	46
Nonbank net income / Average equity investment in nonbanks .....	-2.72	12.53	7	-2.60	5.73	15	-2.71	9.75	9	-2.61	7.89	11	-2.79	7.10	8
Subsidiary HCs net income / Average equity investment in sub HCs .....	11.69			3.62			7.01			8.55			8.78		
Bank net income / Parent net income .....	104.99	95.97	79	128.69	95.67	85	108.46	88.16	75	115.33	82.22	93	111.18	82.56	91
Nonbank net income / Parent net income .....		2.83			5.47			3.59			5.93			3.78	
Subsidiary holding companies' net income / Parent net income .....		65.70			89.02			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital .....	16.51	17.74	64	14.01	19.50	58	16.95	20.06	64	13.70	20.43	57	16.80	20.88	62
Total debt / Equity capital .....	10.89	11.90	59	7.87	13.54	55	11.34	14.41	58	7.76	14.31	53	9.88	14.69	57
Total debt + notes payable to subs that issued TPS / Equity capital .....	15.41	14.30	67	12.91	15.86	62	16.03	16.67	66	12.93	16.36	60	16	17.10	66
Total debt + Loans guaranteed for affiliate / Equity capital .....	10.89	12.02	58	7.87	13.93	54	11.34	14.68	58	7.76	14.56	53	9.88	15.14	57
Total debt / Equity capital – excess over fair value .....	10.89	12	59	7.87	13.68	55	11.34	14.52	58	7.76	14.51	53	9.88	14.81	57
Long-term debt / Equity capital .....	10.89	11.33	59	7.87	12.46	57	11.34	13.56	58	7.76	13.04	56	9.88	13.37	59
Short-term debt / Equity capital .....	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital .....	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital .....	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt .....	54.58	35.48	67	43.45	27.67	66	54.60	34.67	68	44.30	28.44	66	60.24	28.63	77
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	110.22	102.85	84	110.09	103.91	83	110.17	102.81	86	109.08	103.22	78	115.93	103.10	91
Total investment in subs / Equity capital .....	110.22	108.21	73	110.09	111.18	69	110.17	110.16	72	109.08	111.07	62	115.93	112.48	73
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.56	0.22	74	3.18	1.22	86	1.03	0.47	73	1.39	0.36	89	1.92	0.35	94
Equity investment in subs – equity cap / Net income-div (X) .....	0.62	0.74	56	6.90	2.81	83	1.22	1.82	47	1.71	1.22	74	2.24	1.22	81
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	22.29	111.20	12	10.74	154.20	6	153.02	136.59	68	130.74	177.68	36	160.85	162.34	52
Cash from ops + noncash items + op expense / Op expense + dividend .....	59.75	98.58	33	59.28	176.81	19	178.38	147.24	70	136.67	190.27	33	181.52	174.91	58
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	43.58	85.35	31	-26.06	90.08	14	195.69	134.08	80	286.33	116.34	96	123.92	103.19	73
Pretax operating income + interest expense / Interest expense .....	-119.09	1,142.88	7	-146.22	2,355.68	2	723.39	2,016.32	40	544.48	1,968.54	31	532.10	2,898.75	30
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	-59.33	1,357.31	7	-35.94	1,688.78	4	495.40	1,539.23	30	341.21	1,632.83	17	332.66	1,369.37	22
Dividends + interest from subsidiaries / Interest expense + dividends .....	0.18	117.86	9	0.35	186.57	4	176.94	150.43	68	172.63	210.80	43	190.24	188.90	57
Fees + other income from subsidiaries / Salary + other expenses .....	0	13.36	34	0	14.22	33	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X) .....		33.13			20.55			35.64			57.11				33.93
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	4.41	3.97	59	2.54	2.60	57	5.02	3.85	65	3.45	2.64	64	-4.06	2.61	12
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.05			0.15			0.10			0.04			0.24	
Nonaccrual .....		1.22			1.57			1.03			0.54			6.54	
Total .....		1.27			1.72			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0.37	1.80	68	0.45	3.20	64	0.39	2.66	66	0.46	5.62	61	0.75	5.50	64
Combined thrift assets (reported only by bank holding companies) .....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

## Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....		74.87			61.08		56.99	81.10	38	67.70	57.84	68	50.48	57.26	51
Dividends declared / Net income .....	8.39	23.13	21	53.90	81.32	40	15.93	42.29	16	18.80	33.08	26	14.40	27.33	19
Net income – dividends / Average equity.....	16.99	9.52	88	1.45	0.55	51	8.73	4.14	86	6.66	6.46	54	8.94	7.33	72
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	0	101.14	15	0	182.33	14	222.89	132.17	79	221.42	178.13	62	263.90	157.73	80
Dividends from nonbank subsidiaries .....	0.25	3.28	78	0.43	2.35	82	0.30	3.41	61	0.60	7.53	54	0.80	7.13	62
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	0.25	128.99	19	0.43	229.19	13	223.20	174.85	75	222.01	260.40	51	264.70	215.26	74
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	0	30.63	14	0	123.04	10	32.73	60.28	26	36.09	66.55	23	34.19	60.71	24
Interest income from bank subsidiaries.....	0	0.12	24	0	0.70	22	0	0.36	20	0.13	0.54	63	0	0.52	18
Management and service fees from bank subsidiaries .....	0	1.08	36	0	2.97	38	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	0	33.49	8	0	148.03	4	32.73	62.88	23	36.23	69.36	21	34.19	63.43	22
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		47.24			39.62			56.39			82.95			51.40	
Interest income from nonbank subsidiaries.....		2.80			14.44			7.38			20.25			18.56	
Management and service fees from nonbank subsidiaries .....		0.53			1.68			0.86			1.92			2.96	
Other income from nonbank subsidiaries.....		0.09			0.19			0.16			1.06			0.15	
Operating income from nonbank subsidiaries .....		69.48			76.32			79.84			150.41			99.33	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23			48.56	
Interest income from subsidiary holding companies .....		6.44			12.80			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	0	58.57	15	0	62.43	15	99.03	69.76	73	99.27	67.32	78	90.68	65.18	49
Interest income from bank subsidiaries.....	0	0.72	23	0	2.52	21	0	0.63	20	0.37	0.80	67	0	0.92	18
Management and service fees from bank subsidiaries .....	0	4.11	36	0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	0	71.70	7	0	76.26	5	99.03	82.20	62	99.64	78.80	73	90.68	74.20	35
Dividends from nonbank subsidiaries .....	100	5.32	98	100	2.51	98	0.14	1.95	59	0.27	2.65	54	0.28	2.57	61
Interest income from nonbank subsidiaries.....	0	0.82	37	0	1.82	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	100	10.59	97	100	9.13	95	0.14	4.70	45	0.27	7.29	41	0.28	7.64	46
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies .....	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		142.34			447.79			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....	41.58	29.59	67	64.09	30.31	79	41.44	27.08	70	66.56	28.33	78	61.97	26.53	77